

## Andrews gets award from underwriters

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ATLANTIC CITY -- Terming health insurance brokers a critical resource for helping people find quality, affordable health insurance, U.S. Rep. Rob Andrews on Tuesday was named the annual "Legislator of the Year" by the New Jersey Association of Health Underwriters at a conference, attended by 600 insurance company representatives, agents and vendors.

"Most companies in America are small businesses. They can't afford to have their own human resources departments," said Andrews. "You are all the HR departments for these businesses. You are excellent problem solvers. You provide an incredible service."

Andrews said there is a federal calculation for health insurance companies in which 85 percent of the premiums need to go toward claims, while 15 percent is considered for administrative expenses.

The former Camden County freeholder said brokers need to have their commissions included as part of the claims process, rather than as expenses, because of their importance in helping people find coverage. "We need to pass legislation that does not put your livelihood at risk," the congressman said.

Andrews, 53, represents the 1st Congressional District, which covers Camden County and a small piece of Burlington County.

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